

Fig. 2

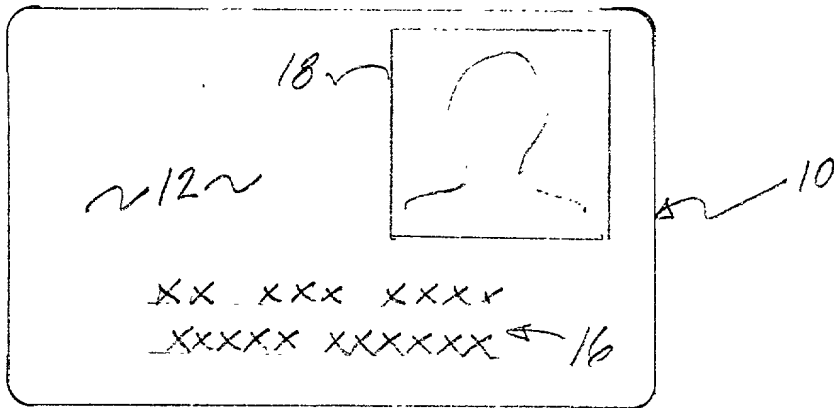


Fig. 1

Fig. 3.

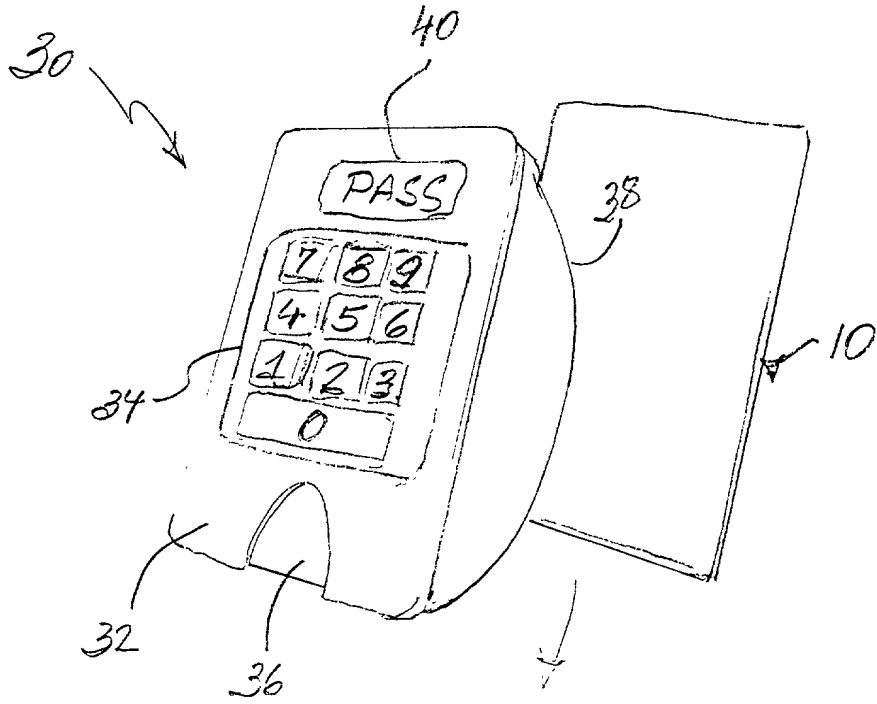
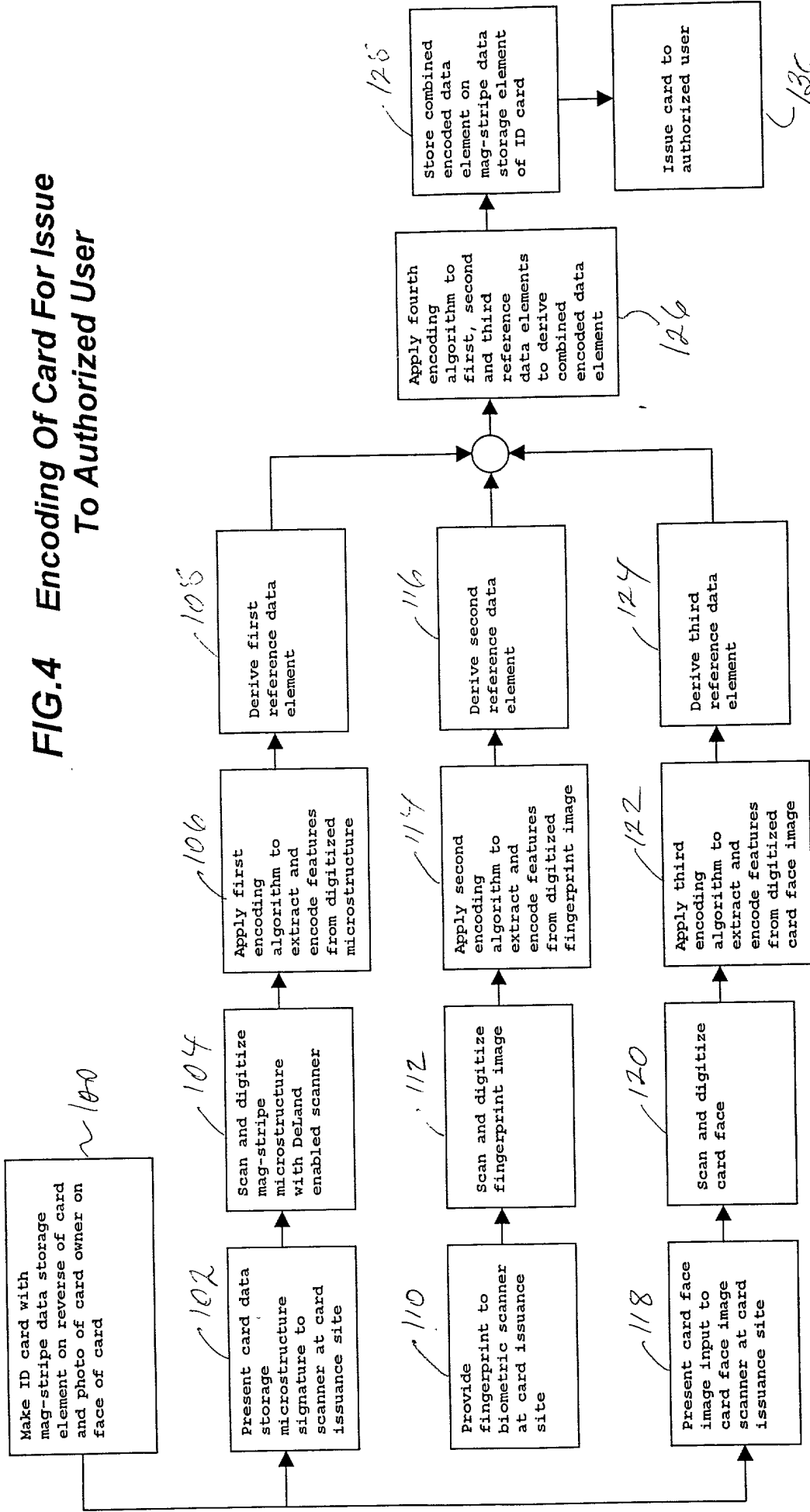


FIG.4 Encoding Of Card For Issue To Authorized User



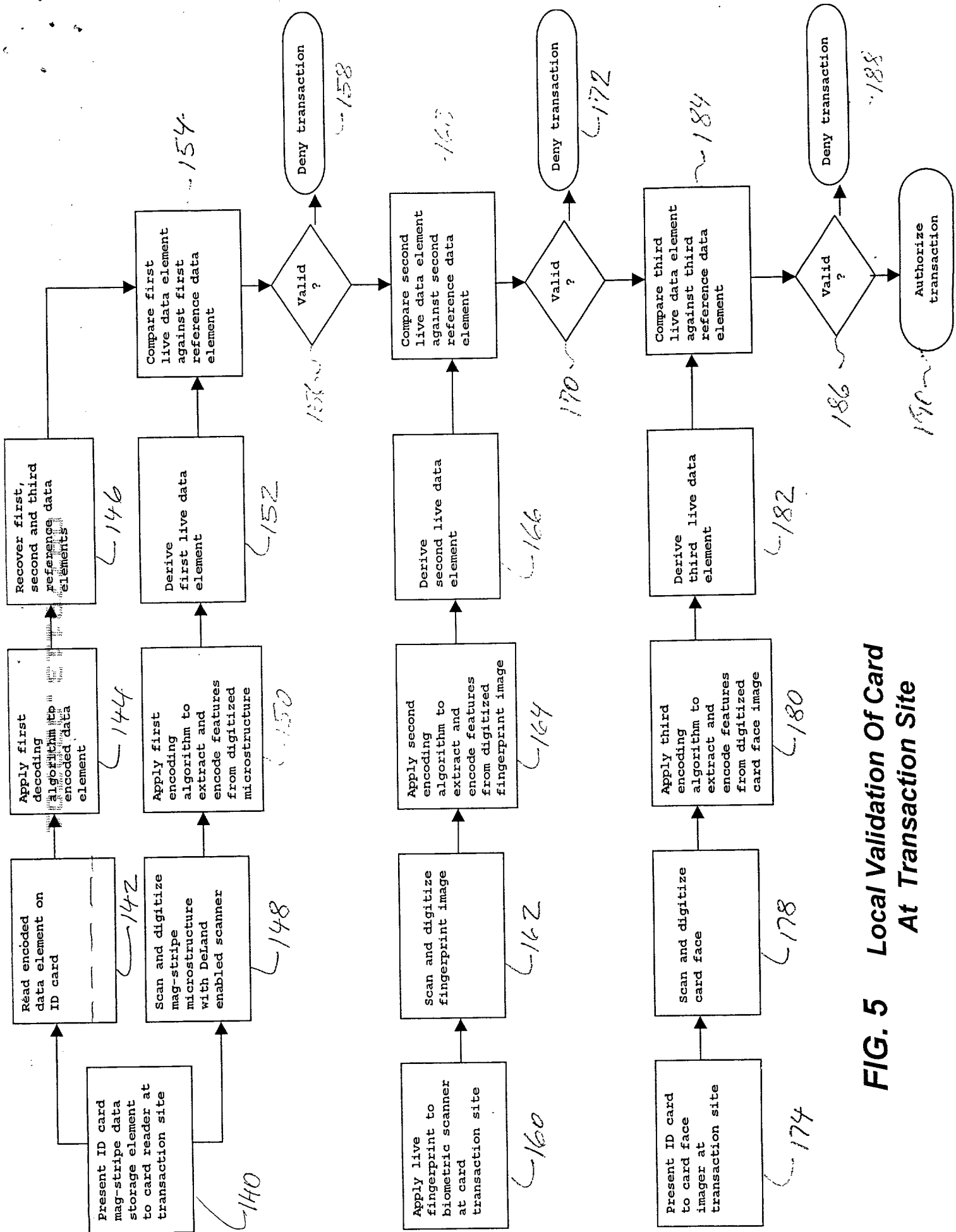


FIG. 5 Local Validation Of Card At Transaction Site